

Kindly add the following new claims:

17. A method of electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising the steps of:
- maintaining at least one user account;
 - electronically receiving at least a portion of said transaction amount from said vendor to said user account; and
 - placing at least a portion of said transaction amount in said user account in an investment vehicle.
18. The method of Claim 17, further comprising the steps of:
- maintaining a second user account; and
 - electronically distributing at least a portion of said transaction amount to said second user account.
19. The method of Claim 17, wherein said transaction amount originates from one or more selected from the group consisting of a credit card, a checking account, and a savings account.
20. The method of Claim 18, further comprising the step of providing an interactive information source between said user and said user account, whereby information is provided to said user regarding said portion of said transaction amount placed in said investment vehicle.
21. The method of Claim 20, wherein said interactive information source is a Web site.

22. The method of Claim 20, wherein said interactive information source is a kiosk system.

23. A system for electronically reallocating a portion of a transaction amount in a transaction between a user and a vendor, comprising:

at least one user institution, said user institution comprising at least one user account for said user and a user account transaction processing unit;

at least one money transfer system, said money transfer system being in communication with said vendor and said user institution transaction processing unit;

wherein at least a portion of said transaction amount is electronically received from said vendor to said user account at said user institution and at least a portion of said transaction amount in said user account is placed in an investment vehicle.

24. The system of Claim 23, wherein said at least one user institution further comprises a user account manager for managing said user account.

25. The system of Claim 23, further comprising a second user account; wherein at least a portion of said transaction amount is electronically distributed to said second user account.

26. The system of Claim 23, wherein said transaction amount originates from one or more selected from the group consisting of a credit card account, a checking account, and a savings account.